Credit-Deposit Rates in States

KMS. SHRIMATI KANAK MUKHERJEE • Will the Minister of FINANCE be pleased to state:

(a^ what was the credit-deposit ratio in U. P.. Tamil Nadu, Bihar, Orissa, Rajasthan, Madhya Pradesh and Gujarat during the last three years;

(h) whether such ratio registered a rise during this period; and

(<) if so, what are the reasons therefor ?

THE MINISTER OF STATE *W* THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The credit: deposit ratios of scheduled commercial banks as at the end of December. 1984, 1985 and 1986 in U. P., Tamil Na ki, Bihar, Orissa, Rajasthan, Madhya h and Gujarat are given below. The credit: deposit ratio as it the end of December, 1986 registered an increase in the States of Madhya Pradesh and Gujarat over the figures of December, 1984.

Slates	- Credit; Deposit Ratio		
	Dec, 1986	Dec, 1985	Dec, 1986
Uttar Pradesn	46-2	46-5	42-8
Tami Nadu	95-1	93 9	93-5
Bihar	40 6	39-8	38-1
Orissa	85-7	86-8	83 -3
Rajasthan	70-5	67-4	65-9
Madhya Pradesl	59-9	60-4	60-9
Gujarat	Si-0	54-4	55 -8

(c) The credit: deposit ratio is not a true indicator of deployment of credit. The increase or decrease in credit: deposit ratio depends upon the level of economic activity in a particular area which in turn is influenced by several factors such as development of infrastructural facilities— like transport, irrigation, power, availability of raw material. acce *is* to markets, local entrepreneurship etc. Moreover, credit: deposit ratio does not take into account the migration of credit i. e. the credit disbursed in a particular area may have been Ul :: cre.

Malfunctioning of Gujarat Subsidiary of _NTC

1046. SHRI CHIMANBHAI MEHTA: Will the Minister of TEXTILES be pleased to state:

(ft) whether Government have received complaints regarding malfunctioning of Gujarat subsidiary of NTC, if so. what are the broad details thereof;

(b'l what is the number of officials suspended, discharged or dismissed and baiag prosecuted/acquitted or held guilty during the last three years; and

(c) what is the per annum loss of the Gujarat subsidiary during the last three j years ?

THE DEPUTY MINISTER IN THE MINISTRY OF TEXTILES (SHRI S. I KRISHNA KUMAR): (a) Yes, Sir. Complaints have been received aga'nst some vmptoyees of NTC (Gujarat). These com-' plaints pertain to various irregu'hu'ities.

(h) The position is given below-

		His-r-	Dis. - mi -	Acqui-	Held ch. i t y
1985	1				
1986	1	7	—	1	i
' 1987	15	1	1	—	—

No official of NTC (Gujarat) was prosecuted during the above period.

(c) The loss incurred by NTC (Gujarat) during the last three years is given below:

(Rs. in crores)

19S4-S5	)21 55
6	(—)17-51
1986-87 (Prov.)	(—)?5 -95